

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

In re: <b>CURTIS J WILSON, Jr.</b>	<b>2nd MODIFIED CHAPTER 13 PLAN (POST-CONFIRMATION)</b>
DEBTOR <i>In a joint case, debtor means debtors in this plan.</i>	Dated: <b>December 24, 2013</b>  Case No. <b>12-42364</b>

**1. DEBTOR'S PAYMENTS TO THE TRUSTEE —**

- a. As of the date of this plan, the debtor has paid the trustee \$ 5,810.00 .
- b. After the date of this plan, the debtor will pay the trustee \$ 330.00 per Month for 42 months, beginning **NOVEMBER 2013** for a total of \$ 13,860.00 . The minimum plan payment length is X 36 or 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.
- c. The debtor will also pay the trustee **SEE PARAGRAPH 13**
- d. The debtor will pay the trustee a total of \$ 13,860.00 [line 1(a) + line 1(b) + line 1(c)] from the date of modification.

- 2. PAYMENTS BY TRUSTEE —** The trustee will pay from available funds only creditors for which proof of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$ 1,386.00 , [line 1(d) x .10].

- 3. ADEQUATE PROTECTION PAYMENTS [§ 1326(a)(1)(C)] —** The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

Creditor	Monthly Payment	Number of Months	Total Payments
a. <b>CHASE AUTO FINANCE*</b>	\$	*	<b>PAID</b>
b. TOTAL	* As of the date of this plan, the trustee has paid \$100.00 toward this claim. \$		<b>PAID</b>

- 4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] — NONE.**

- 5. CLAIMS NOT IN DEFAULT — NONE.**

- 6. HOME MORTGAGES IN DEFAULT [§ 1322(b)(5) and § 1322(e)] — NONE.**

- 7. CLAIMS IN DEFAULT [§ 1322 (b)(3) and (5) and § 1322(e) ] — NONE.**

- 8. OTHER SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS [§ 1325(a)(5)] —** The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column, below. The creditors will retain liens securing the allowed claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. § 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	Int. Rate	Beg. in Mo. #	(Monthly Pmnts)	(No. of Pmnts)	=	Pmnts on Account of Claim	+ (Adq. Prot. from ¶ 3)	TOTAL PAYMENTS
a. <b>CHASE AUTO FINANCE**</b>	\$ <u>13,664.29</u>	\$ <u>13,664.29</u>	<u>5.0</u>	<u>1</u> P.C.	\$ <u>251.14</u>	<u>42</u>	=	\$ <u>10,547.93</u>	\$ <b>PAID</b>	\$ <u>10,547.93</u>
b. TOTAL	** As of the date of this plan, the trustee has paid \$3,116.36 toward this claim. \$									<u>10,547.93</u>

- 9. PRIORITY CLAIMS —** The trustee will pay in full all claims entitled to priority under § 507, including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. <b>Attorney Fees***</b>	\$ <u>2,800.00</u>	\$ <u>45.00</u>	<u>1</u> P.C.	<u>42</u>	\$ <u>1,791.01</u>

<i>Creditor</i>	<i>Estimated Claim</i>	<i>Monthly Payment</i>	<i>Beginning in Month #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
***The amounts listed are for pre and post-confirmation services, all subject to court approval. As of the date of this plan, the trustee has paid \$1,291.01 toward this claim. The balance of attorney fees will be paid with the excess tax refund payments (see paragraph 13), approximately month 5 post-confirmation of this plan. In the event there are not enough funds, the attorney fees will continue to be paid at the rate of \$45.00 per month. \$					
<b>b. TOTAL</b>					<b>1,791.01</b>

**10. SEPARATE CLASSES OF UNSECURED CREDITORS — NONE.**

**11. TIMELY FILED UNSECURED CREDITORS** — The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$ **135.06** [line 1(d) minus lines 2, 6(a), 7(a), 8(a), 9(b) and 10(a)].

- The debtor estimates that the total unsecured claims held by creditors listed in ¶ 8 are \$ **0.00** .
- The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 8 and ¶ 10) are \$ **52,190.43** .
- Total estimated unsecured claims are \$ **52,190.43** [line 11(a) + line 11(b)].

**12. TARDILY-FILED UNSECURED CREDITORS** — All money paid by the debtor to the trustee under ¶ 1, but not distributed by the trustee under ¶ 2, 3, 6, 7, 8, 9, 10 or 11 will be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

**13. OTHER PROVISIONS —**

**The trustee may distribute funds not allocated above at her discretion.**

**TAX REFUND PROVISION:** The debtor will provide the Trustee with copies of all tax returns when filed. Any refunds over \$1200.00 will be paid to the trustee as additional payments under this plan.

**14. SUMMARY OF PAYMENTS —**

Trustee's Fee [Line 2]	\$	<b>1,386.00</b>
Home Mortgage Defaults [Line 6(a)]	\$	<b>0.00</b>
Claims in Default [Line 7(a)]	\$	<b>0.00</b>
Other Secured Claims [Line 8(b)]	\$	<b>10,547.93</b>
Priority Claims [Line 9(b)]	\$	<b>1,791.01</b>
Separate Classes [Line 10(a)]	\$	<b>0.00</b>
Unsecured Creditors [Line 11]	\$	<b>135.06</b>
<b>TOTAL [must equal Line 1(d)]</b>	\$	<b>13,860.00</b>

*Insert Name, Address, Telephone and License Number of Debtor's Attorney:*

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Signed /s/ CURTIS J WILSON, Jr.  
**CURTIS J WILSON, Jr.**  
DEBTOR